IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/085,820

Applicant : David KNOX et al. Filed : February 26, 2002

TC/A.U. : 3693

Examiner : Sara M. Chandler Docket No. : 640-A01-004

Customer No. : 23334 Confirmation No.: 2390

For : CREDIT EXTENSION PROCESS USING A PREPAID CARD

AMENDMENT WITH REQUEST FOR CONTINUED EXAMINIATION (RCE)

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This is in response to the Final Office Action dated February 4, 2009, the four month response date to which is Thursday, June 4, 2009. Please enter and consider the following amendment and remarks for the above-identified application with a Request for Continued Examination ("RCE") as follows.

Amendment to Abstract begins on page 2 Amendment to Claims begins on page 3 Remarks begin on page 13

CERTIFICATE OF TRANSMISSION

In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date:

June 4, 2009 By: Jon A. Gibbons Signature: /Jon A. Gibbons/

(Applicant, Assignee, or Representative)